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A STUDY OF INFLUENCES ON CONSUMER PRE PURCHASE ATTITUDE

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ABSTRACT

Consumer attitude is a relatively global and enduring evaluation of an object of consumption, issue, person or an act. Attitudes guides one's thoughts, influence feelings and affect behaviours. Changes in behavioural patterns of consumers over the years has been due to several factors and best described by the consumer acculturation. Consumers use attitudes as a frame of reference to judge new information/objects. Ultimately the consumer attitude which are learnt and stored in memory play a crucial role in decision making for the purchase of goods/services. A brief review of the Attitude and behaviour nexus conditioned by the consumer related factors, social factors and the intervening situational factors are discussed herein, combining TPB and TAM based on a attitude focused study on MWO. Consumer Attitude has gained larger importance today in the modern marketing segmentation strategies, targeting and product positioning, which can be appreciated from the consumer centric approach of all marketers today.

KEYWORDS

consumer attitude, pre-prurchase decisions.

INTRODUCTION

Consumer Attitude is a learnt predisposition to respond in a consistently favourable or unfavourable manner with respect to an object or action. Consumer Attitudes vary in strength, they reflect the consumer's values, are learnt/acquired over time and conditioned by the situations. The Consumer Attitudes lead to behavioural intention and to actual purchase behaviour. Today, the consistency of Attitude-Behaviour are influenced by a host of factors, which are delineated below that could guide in the study of consumer behavior for future. Situational variables and market-environmental factors are not delineated herein for brevity.

ATTITUDE DEFINED

Two important theories in social psychology, the theory of reasoned action (TRA) (Fishbein and Ajzen 1975) and the theory of planned behavior (TPB) (Ajzen 1991), have shown that consumer behavior is predicted by intention, which, in turn, is predicted by attitude. A basic definition of attitude is: "a psychological tendency that is expressed by evaluating a particular entity with some degree of favor or disfavor" (Eagly and Chaiken 1993). Attitude is a variable of consumer behaviour, which is acquired and relatively permanent/gradual/purposeful/intensive/reasoned intention of the consumer to react to a particular product. Attitude is composed of cognition, emotion and intentions. Emotion is one of the sources for consumer attitude formation and change. Attitude is positive or negative / favourable or unfavourable or indifferent towards a product. Attitude contains consumer feelings and evaluations related with a product. Attitude is a long lasting common assessment of a product. Attitude is a particular system of motivation, emotions, perceptual and cognitional process responding to certain environmental aspects surrounding an individual/consumer. Attitude is permanent and achieved/perceived intention to respond favourably or unfavourably to a certain product or group of products. Attitude reflects the relationship between a consumer and a product. Attitude is a particular elaboration of a product, which could influence emotions, knowledge or behaviour with regard to the product. Attitudes are a function of beliefs. Attitude is achieved and normally the result of direct experience with a particular product. Attitude is an inclination to react to a stimuli or a decision to prefer one product to another. Attitude degree determines how much a person likes or dislikes a particular product. There could be different level of positive or negative attitudes. Attitude intensity is a reliability level of an opinion about an object or how much a consumer is convinced in his righteousness. An attitude marked by a bigger conviction is steadier. Most attitudes are the result of either direct experience or observational learning from the environment. Attitudes result from some very complex forces, but *they are learned* and what is learned can be unlearned and changed. Attitudes also result by copying those of people who are important to us. Attitudes are very difficult to change. Consumer choice is the result of a complex interplay of cultural, social, personal, and psychological factors. Individual learns attitudes also through experience and interaction with other people. Consumer attitudes are a composite of a consumer's (1) beliefs, (2) feelings, (3) and behavioral intentions toward some object-within the context of marketing. According to the tri-component attitude model, attitude consists of three major components, viz., a cognitive component, an affective component, and a conative component. According to Robertson (1973), attitude reflects the relationship between a consumer and an object. Attitude is determined indirectly & attitude is achieved. Attitude as an achieved inclination possesses its own motivation that is it could encourage particular consumer behaviour or deter from certain actions. Solomon et al. (2002) argue that attitudes exist simply because of the fact that they perform a particular function to a person; this means that they are determined by motives of an individual. Attitude is relatively permanent and reflects behaviour coherently. Schiffman and Kanuk (2004) state that attitude could be regarded as permanent if consumer behaviour matches up with consumer attitude. In other words, consumer is expected to behave in such a way, which would not contradict to his/her view/attitude expressed. Attitude can be favorable or unfavorable (positive or negative), being a vector. According to positive and negative attitude, consumers are sub-divided into two opposite groups; indifference indicates that attitude is neutral (Engel and Blackwell, 1998). Attitude is an inclination. This feature of attitude can be named as a view or frame. From consumer perspective this is a decision to prefer one thing to another. Attitude is an inclination to react to stimuli (Mellott, 1983). Attitude degree determines how much a person likes or dislikes a particular object or their group (Engel and Blackwell, 1998). This quality indicates the fact that there are different levels of positive and negative attitude. Attitude intensity is a reliability level of an opinion about an object or how much a person is convinced in his righteousness (Rice, 1997). Consumers are extremely sure of one attitudes and weakly sure of other. An attitude marked by a bigger conviction is steadier. Due to close relationship, the extent and intensity of attitude might be regarded as one feature, meaning that they are not synonyms. Permanence of attitude is conditioned by resistance. Resistance is a degree of attitude stability, which shows how attitude is influenced by environmental changes (Rice, 1997). Some attitudes have a high degree of resistance and are well protected from external influence, while others may depend on external effects. Attitudes possess structures. According to Loudon and Della Bitta (1993), attitudes incline to be steady and generalized; they are related one with another and make a unity. This signifies that there should be a particular match up between attitudes, as in another case they will clash up in between.

ANATOMY OF ATTITUDES

Attitudes make up a structure, they remain steady within time. It was already mentioned above that attitudes are mastered or learned, thus, the longer individuals possess them, the more intensive they become or at least more resistant to changes. Attitude is *generalized*. This indicates that consumer's attitude towards a certain object generalizes the entire group of those objects. Loudon and Della Bitta (1993) state that consumers are eager to evaluate generically as decision making process becomes simpler. *Attitude is achieved*, relatively steady and at the same time purposeful, gradual, more or less intensive and motivated intention of a consumer to react to a certain object. Attitude exists, as they perform a particular function to a person and are determined by the particular motives of the consumer. Attitude is relatively permanent and reflects behaviour coherently. Attitude can be regarded as permanent if consumer behaviour matches up with consumer attitude expressed. The permanence of attitude is conditioned by resistance. Resistance is a degree of attitude stability which shows

how attitude is influenced by environmental changes. Some attitudes have a high degree of resistance and are well protected from external influence, while others may depend on external effects. The concept of attitudes influencing behavioural intentions was proposed by Ajzen & Fishbein (1980). Attitudes are a psychological tendency that is expressed by evaluating a particular entity with some degree of favour/disfavour (Eagly & Chaiken, 1993). Consumers have distinguishable attitudes towards products used and these attitudes determine their intention to use a particular technology product as well (Curran et al., 2003). Attitudes have Affective (feel)-Behavioral-cognitive (understand) components; Belief leads to attitude which in turn leads to behaviour. Attitudes lead to purchase intention which in turn leads to behaviour. Attitudes are antecedent to behavioural intention and certain beliefs are antecedent to these attitudes (Allen et al., 1992; Dabhihar 1994, Taylor & Todd, 1995, Curran & Meuter 2005).

Attitude is the degree of intensity on strength of conviction/belief. Attitude is based on the elements like belief about the product, feelings (affect) about the products based on the belief and the behavioral intention. Attitudes are stored in the long term memory of the consumer and leads to behaviour. Also consumers often do not behave consistently with their attitude due to poor evaluation ability, competing demand for resources, social influence, inaccurate assessment of attitude etc. Implicit attitudes are intrinsic/automatic/involuntary and stored in long term memory of the consumer while the explicit attitudes are more deliberate/prepositional in nature and easier to change. Both the implicit and explicit attitudes vary in their strength of relationship with each other (Hofman et al., 2005; Nosek 2005) and can be shifted independently of one another (Baccus, Baldwin & Packer 2004; Gawronski & Strack 2004; Gregg, Seibt & Banaji 2006; Olson & Fazio 2006). When the consumer's behaviour in question is less amenable to conscious control, then implicit attitudes are better predictors of behaviour (Dovidio et al., 1997; McConnell & Leibold 2001). The relationship between accessibility of beliefs and the effect of that belief on attitude is provided by attitude representation theory (Lord and Lepper 1999, Sia et al 1999). Depending on the valence of these beliefs, the prevailing attitude could shift in either a positive or negative direction (Ajzen and Sexton 1999). Studies have shown that attitudes are affect- and cognitive-based (Wilson et al 1989). Affect-based attitudes are associated with a strong affective reaction to the attitude object and are easily accessible and automatically activated through mere exposure to the attitude object or its name. They can hardly be changed or established by arguments (Edwards and Von Hippel 1995, Edwards 1990) because affect-based attitudes are not based on cognitive reasons. Prototypical examples are attitudes established through classical conditioning (Staats and Staats 1958) or subliminal priming with pleasant or unpleasant stimuli (Edwards 1990). Cognition-based attitudes, in contrast, result from controlled cognitive processes rather than automatic processes and consist of a set of evaluative beliefs concerning an attitude object rather than an affective reaction. Research by Converse (1970) has shown that the association between an attitude object and its evaluation varies in strength. His findings show that attitudes and non-attitudes lie on a continuum. The stronger the association between attitude object and its evaluation in a customer's long-term memory, the stronger its influence will be on the customer's behavior. Beliefs play a central role in attitude theory because they provide the groundwork upon which attitudes are constructed. When thinking about an attitude object, a person will add new beliefs that tend to be evaluatively consistent with prior beliefs. The greater the similarity between new and old beliefs, the more polarized or extreme an attitude becomes (Judd & Lusk, 1984; Linville and co-workers, 1980, 1982). Thus, beliefs seen as being important and consistent lead to strong attitudes. Attitudes perceived as being important are more likely to be used when processing information, forming intentions, and taking action (Boninger, Krosnick, & Berent, 1995; Fishbein & Ajzen, 1975). The central feature of a beliefs-attitude-intentions hierarchy is that beliefs represent the basis for an attitude toward engaging in a specific behavior. Shavitt and her colleagues (1990, 1992), who have reported that a distinct function of an attitude is to symbolize and express a person's self-image through identification with salient reference groups. In sum, people tend to have favorable attitudes toward issues that are congruent with salient aspects of their own identities deemed to be positive and also support the institutions that embody those identities (Ashforth & Mael, 1989). Fishbein and Ajzen (1975) have argued that the proximal predictor of an intention to act in some way is an attitude toward that behavior. They also note that any effect of beliefs and the perceived importance of those beliefs on intentions is fully mediated by that attitude. Fishbein and Ajzen (1975) also argued that variables external to the basic beliefs-attitude-intentions hierarchy are thought to influence intentions only indirectly through their moderating effects on attitude. However, other research suggests that strong feelings toward some object may act as a heuristic that has a direct impact on consumer behavior (see Fazio, Powell, & Williams, 1989; Nedungadi, 1990). Fishbein and Ajzen (1975) suggest that an attitude to engage in some behavior is directly predicted by a composite variable that incorporates beliefs and their evaluative elements. Attitude is thought to be a function of the extent to which a belief about a product is held (its strength) and the importance of that belief to the individual. The Theory of Reasoned Action stipulates that beliefs underlie a person's attitudes and subjective norms, which ultimately determine intentions and behaviour (Fishbein and Ajzen, 1980). Researchers have drawn on attitude-behavior relationship, namely the theory of planned behavior (TPB; Ajzen, 1985), to explain consumer behavior. Consumer's direct experience with an issue or attitude object increases the salience and consequently the potency of that attitude, and the level of consistency between attitude and behavior (Crano). The positive relationship between attitude and behavioral intention has been supported by various other studies (Jaccard 1981, Jaccard and Becker 1985, Pomerantz, Chaiken, and Tordesillas 1995). Pomerantz et al. (1995) showed that attitude commitment positively influenced intentions to act in accordance with this attitude. Ajzen and Fishbein's (1980) theory of reasoned action offers a framework for exploring the relationship among external variables, attitudes, intentions, and behavior. The theory postulates that a consumer's intent to purchase and his or her purchase patterns are influenced by personal and social factors. Moreover, it suggests that a consumer's behavioral intention is derived from two factors: attitude toward the behavior and subjective norms. The theory of reasoned action is an inclusive integration of attitude factors into a conceptual model that is intended to lead to improved understanding and improved predictions of consumer behavior. The theory is comprised of three main elements: a cognitive component, which is a consumer's attitude toward a particular product or brand; the subjective norm component, which reflects referent influence on a consumer's intended behavior; and a conative component, which often is expressed as a consumer's intention to buy (Schiffman, Kanuk, 2004).

INFLUENCING FACTORS

The original TAM of Fred Davis (1989) and the modified TAM2 of Venkatesh & Davis (2000) pertain to the perceived usefulness and ease of use/application of technology products/equipments after purchase which could influence the attitude. The Attitude as per TPB (Ajzen & Madden, 1986) has background factors of the consumer like personal-demographics-psychological motive aspects, psychographics, the social factors like Family/Ref groups/ sub-cultural aspects and Intervening factors like Situational aspects and Environmental-Market aspects like 4P's. These drive the inter interacting behavioural beliefs, normative beliefs and control beliefs which in turn lead to the ATB, SN and PBC respectively, which sums up to form the behavioural intention to culminate in the consumer behaviour. Thus the accultured individuality of modern consumer is deeply influenced by the personal and social factors. The ATO shaped by the Product aspects like salient product attributes and key benefits sought from the product towards meeting the attitude function/motive influences the ATB apart from the Personal P factors. Obviously the Social S factor driven SN (with NB and MC) and the personal factor driven PBC (with Control beliefs and perceived power) also influences the ATB in addition to the feedback influence path of the behaviour. The Intervening limiting factors are the situational aspects and the Environmental-market aspects. The P factor and S factor together assimilate the changed cultural aspects and directly reflect the acculturation process on the domestic consumption front in the families of modern society leading to the shaping of consumer purchase attitude and behavior. The underlying assumption is that the PBC component of the TPB accounts for lack of volitional control and predicts actual behavioural control; and that ATB predicts BI, and the hidden unconscious consumer motives are ignored in the light of rational nature. Consumer acculturation reflects the component of the total acculturation process relating to the consumption relevant attitudes/values and behaviors. Consumer Acculturation occurs at varying levels depending on the time and degree of interaction with the society. The Triandis model of Attitude (Triandis, 1977) has however bifurcated the ATB as Affect towards behavior and perceived consequences of the behavior which directly influence the BI, with normative influence-social factors; and the Facilitating social situation/conditions and Habit of the Consumer directly influencing the BI. Past Research with this model has shown that though this model has predicted BI and B well, it lacked predictability in consistency, inferior to TRA (Eagly & Chaiken, 1993). Nonetheless, both Affect and Cognition are parts of the Attitude as components, in addition to Conation as per the Tricomponent Attitude model.

Attitudes are evaluations of any aspect of the social world. Often attitudes are ambivalent, the consumer evaluates the product/brand both positively and negatively. Attitudes are often acquired from other persons through social learning. Genetic factors also influence attitudes. Strong attitudes do predict behaviour. The attitudes influencing behaviour is explained by the theory of reasoned action and theory of planned behaviour. The theory of planned action

suggests that the decision to engage in a particular behaviour is the result of a rational process in which the behavioural options are considered, consequences or outcomes of each are evaluated, and a decision is reached to act or not to act. That decision is then reflected in behavioural intentions, which strongly influence overt behaviour. The theory of planned action is an extension of above suggesting that in addition to attitudes towards a given behaviour and subjective norms about it, consumers also consider perceived behavioural control (their ability to perform the behaviour). Several factors like attitude towards a given behaviour/subjective norms concerning that behaviour & perceived ability to perform it, determine behavioural intentions concerning the behaviour. Such Intentions in turn are a strong determinant of whether the behaviour is actually performed. The Attitude to behaviour process model (Fazio, 1989, Fazio & Roskos-Ewoldsen, 1994) is a model of how attitudes guide behaviour that emphasizes the influence of both attitudes and memory in an overt behaviour. Several factors affect the strength and relationship between attitudes and behaviour; some of these relate to the situation in which the attitudes are activated and some relate to the aspects of the attitude themselves. The situational constraints may prevent a consumer from expressing his attitudes overtly. Several aspects of attitudes moderate the attitude-behaviour link like, attitude origins (how attitudes were formed), attitude strength (which includes attitude accessibility, knowledge, importance and vested interests) and attitude specificity. Attitude influences behaviour in different ways. When the consumer gives careful thought to his/her attitudes, intentions derived from his/her attitudes strongly predict behaviour. In situations in which the consumer cannot engage in such deliberate thoughts, attitudes influence behaviour by shaping the perceptions of the situation. Attitude change can be effected through credible persuasion methods; however the attitude change depends on strength of arguments in the persuasion messages and the presence of persuasion cues which trigger heuristic processing. Cognitive dissonance is a tool for beneficial changes in behaviour; and when the cognitive dissonance is strong, the attitude change is large.

Research studies have shown that customer's behavioral intention is influenced by their attitude toward that behavior (Ajzen 1991, Ajzen and Fishbein 1980). According to the theory of planned behavior, people act in accordance with their intention and perception of control over the behavior. Intentions, in turn, are influenced by attitudes towards a behavior, subjective norms, and perception of behavioral control. Similarly, customer's behavioral intention, is influenced by the customers attitude toward the firm, subjective norms (i.e., customers' knowledge and belief about firms), and customers' perceptions or images about the firm. According to the theoretical framework of the TPB (Ajzen 1991), attitudes toward a behavior are determined by relevant internal beliefs. Similarly a customer's attitude toward a firm is determined by that customer's beliefs about the firm. If the customer believes that engaging in the firm's product would be beneficial, then they will have a positive attitude toward the firm. Even the theory of reasoned action (TRA) (Fishbein and Ajzen 1975) proposed that actual behavior is determined by intention to engage in that behavior. In turn, this intention is determined by the subject's attitude toward that behavior. Consumers' negative as well as positive evaluations, will be based mainly on past experience, and will be related to the degree of trust, belief, and knowledge individuals have towards the firm with whom they interact. Fishbein and Ajzen describe attitude toward the behaviour as the learned response toward an object or an act, whether it be favourable or unfavourable. The attitude is the sum of the salient beliefs about the outcomes of performing the behaviour multiplied by the evaluations of whether these outcomes are perceived as favourable or unfavourable. The subjective norm is the normative belief, which is what specific people or groups of people think the person should do, multiplied by the motivation to comply, or how much the person wishes to comply with his or her normative influences. Attitude towards purchase behaviour, subjective norms, and perception behavioral controls are the internal factors for behavioral intentions. That is also individual psychological field territory which is the major effect factor to interfere behavioral intention. For the external factors of Planned Behavior Theory, include population demographics, personality/self image, and situation factors (Ajzen & Madden, 1986). Sutton (1994) argued that, with repeated performance, behaviors might become determined by one's past behavior rather than by cognitions described in the TPB model.

According to Wilkie (1994, p. 287), "a multi-attribute model views an attitude object (brand, store, etc.) as possessing many attributes (characteristics) that provide the basis on which consumers' attitudes will depend. Thus the attitude a consumer has toward a brand, store, etc, will depend on the beliefs that a consumer holds about what the brand, store, etc. has to offer. Each belief pertains to one attribute, thus leading to the designation as a multi-attribute model." The multiplicative relations between importance and beliefs, the summation over all attributes, and the nature of the ratings all suggest that the basic multi-attribute model is a linear compensatory attitude model. A multi-attribute object is viewed as a bundle of attributes leading to costs and benefits of differential desirability to individuals or segments of the market. Overall affect is posited to reflect the net resolution of an individual's cognitions (beliefs) as to the degree to which given objects possess certain attributes weighted by the salience (importance) of each attribute to the individual. The basic purpose of the multi-attribute model is to gain an understanding of purchase predisposition. The multi-attribute model yields attitude scores that are significantly related to measures of purchase or purchase predisposition (Wilkie & Pessemier, 1973). Unlike personality, attitudes are expected to change as a function of experience. Tesser (1993) has argued that hereditary variables may affect attitudes - but believes that they may do so indirectly.

The **Psychographic variables** like lifestyle and personality-self image of a person influences his/her attitude profoundly. **Lifestyle involves** classifying people according to their values, beliefs, opinions, and interests. Lifestyle is a pattern of living that determines how people choose to spend their time, money, and energy and that reflects their values, tastes, and preferences. Consumers often choose goods, services and activities that are associated with a certain lifestyle. Analysis of consumer lifestyles is important in producing insights into consumer behaviour/attitude. Lifestyle is also defined as the means by which people live and spend time and money, mirroring a person's activities, interest, and opinions, as well as demographic variables (Blackwell, Miniard, & Engel, 2001). Based on VALS2, the identified self-orientation and the amount of available resources, consumers can then be placed into one of the eight lifestyle categories: actualizers (affluent, successful consumers with a wealth of available resources), fulfilleds (satisfied, comfortable consumers who tend to be practical thinkers and look for functionality), believers (conservative consumers with strong beliefs in established codes and values), achievers (consumers who strive to achieve control in the many aspects of their lives), strivers (consumers that who seek approval of others and the image of success), experiencers (young, impulsive consumers who like risk taking), makers (consumers who focus on independence and live within the context of family and work), and strugglers (consumers with little or no available resources who's goals often involve achieving basic survival needs) (Blackwell et al., 2001). The **personality and self image** of each individual is different and it plays a very crucial role in formation of attitude. Personality is the innate characteristics in an individual that make him or her unique. It is a picture of how a person is looked upon by others around him/her. Each person has personality characteristics that influence his or her buying behavior. Marketers learn which personality characteristics influence specific consumer responses and attempt to appeal to relevant traits inherent in their target group of consumers; even though an individual's personality may be consistent, consumption behavior often varies considerably because of psychological, socio-cultural, and environmental factors that affect behavior. The degree to which product image coincides with self-concept is referred to as self-congruity (Zinkham & Hong, 1991) which shapes the consumer's purchase attitude. The results of Aaker's (1999) study demonstrated that both self-concept and consumption situation positively influence consumer attitudes toward a brand. A positive relationship was found in several studies between self-image/product-image congruity and brand preference (e.g., Malhotra, 1988; Erickson, 1996), which means consumers tend to choose brands that fit in with their self-concept. The extent to which an individual sees him- or herself as a typical consumer of a product, may play a role in the consumer context, stated as the self identity.

The level of a **consumer's product knowledge** may affect his/her information and decision-making behavior (Brucks, 1985; Park, Mothersbaugh, & Feick, 1994). The consumer considers each product through a bundle of salient attributes. Also consumers develop a set of brand beliefs about where each brand stands on each attribute/brand image. A consumer is assumed to have a utility for each attribute. The utility function describes how the consumer expects product satisfaction to vary with different levels of each attribute. The consumer arrives at attributes (judgements/preferences) towards the brand alternatives through some evaluation procedure.

The **Consumer Involvement** is a determinant of attitude and is the level of perceived personal interest and/or relevance aroused by a stimulus given a particular situation (Zaichkowsky, 1985, Blackwell et al., 2001), typically in the purchase of kitchen appliance. Involvement level follows the motivation scale of the consumer. Consumer Product Involvement is generally understood as referring to the personal relevance of the object based on inherent needs, values and interests (Zaichkowsky, 1985). The degree of consumer involvement reflects the amount of deliberation employed in order to minimize the risks and to maximize the benefits incurred by product purchase and use (Blackwell et al., 2001). A consumer's degree of involvement ranges from high to low. The level of involvement is ascertained by the degree to which a consumer perceives the product or service to be important.

Consumer motive (Attitude function) influences attitudes. According to Duncan (2005), consumer motive is defined as "internal impulses that when simulated initiate some type of response." Consumers are continuously reacting to their internal impulses as well as the external environment. Since internal impulses and

the external environment also interact, resulting in psychological motivations to fulfill needs and wants, Kim and Jin (2001) argue that consumer motives are known to be the drivers of behaviour that bring consumers to the retail store. Based on past research, consumer motives can be categorized from four perspectives. Firstly, the social influences on consumer motives such as the culture, sub-culture, social class, reference groups and families (Peter & Donnell, 2007). Secondly, the situational influences on consumer motives such as physical features, social features, time, task features and current conditions (Belk, 1975). Thirdly, psychological influences on consumer motives include product knowledge and product involvement (Peter & Olson, 2005). Finally, the marketing mix influences on consumer motives such as product, price, promotion and place (Peter & Donnell, 2007). Price is the main motive in buying as illustrated by Gitomer, J. (2005). Morschett, D. et al. (2005) show that the influence of shopping motive has a much more profound effect on the attitude towards retail stores than towards perception of store attributes. Product-related considerations (eg. assortment and quality) and pricing appear to be the most critical aspects of consumer motives (Kim & Jin, 2001). Stern, Barbara. B. (2001) indicates that knowledge is located between past achievements and future promise. It is not enough to promote a product as filling a functional need; it has to touch the consumer on a deeper level that evokes identification with the product. The consumer needs to feel that they are somehow linked to the product, and that it produces a favorable image of them and who they want to be. This will motivate the consumer to buy, and keep buying a product.

The **social influences** affecting the attitude of a consumer are largely due to the family and the social reference groups. The social reference group influence relative to a brand selected is strong for a public-visible and conspicuous luxury product but weak for private necessities consumed by a family. The purchase behaviour/attitude is influenced by the FLC Stage/needs and the lifestyle adopted. Socialisation of Consumers is a process by which people learn the social roles and behaviors they need to participate effectively in the society (Peterson & Rollins, 1987), of which the family is the most powerful socialization influence on the consumer. The Research by both Fishbein & Ajzen (1980) and Triandis (1982) incorporated social factor in their consumer BI model in different perspectives. A person's self-concept is comprised of a number of self-identities, each varying along a continuum ranging from personal identity at one end to social identity at the other. Terry and Hogg (1996) recently reported that social identity with a group moderates the influence of attitudes on intentions such that attitudes had a greater effect on intentions among individuals with lower levels of identification than for those high in group identification. Family core values influence attitudes. Consumers buy key benefits of the products and are based on beliefs leading to attitude formation. For a large size family, the priority would be on more efficient use of disposable income, perceived risk reduction, higher information search; While for a higher income family time is the most valuable resource with less information search and lower brand loyalty. Attitudes are affected by situations. The various inhibiting factors for a favourable attitude are high perceived risk, poor confidence level, little frequency of purchase, non availability of the preferred brand even when money is available, not enough money/time available, situational factors like terms of sale unattractive/moods of consumer unfavourable. Attitudes are learnt through interaction with others like the family and the peer groups.

The **post purchase (Past) behaviour** is also important for a consumer. When the perceived performance is greater than the minimum desired expectation, satisfaction (brand loyalty/repeat purchases) results; and when the minimum desired expectation falls short of the perceived performance, dissonance sets in (complaint behaviour). Cognitive dissonance is a post purchase phenomena arising because of the conflicting actions with regard to the self image of the consumer, in a bid to maintain cognitive consistency. Cognitive dissonance influences future attitude owing to the behavioural experience preceding it. Past behavior is a useful addition to TPB a range of behavioural domains (Conner, Warren, Close & Sparks, 1999; Hagger, Chatzisarantis & Biddle, 2002; Norman & Conner, 2006) and a predictor of attitude-intention.

Meanwhile the **dimensions** of attitude may be elaborated as strength, accessibility, importance, ambivalence, coherence and complexity. Attitudes can predict behavior when the attitudes are implicit (unconscious), strong and developed from direct personal experience.

The various sources of **attitude formation** are: Internal factors (from direct personal experience/ consumer personality factors-demand for cognition, information & conviction/self perception/needs); External factors (influence of community-family members/social groups/coworkers, other surrounding consumers, information, values etc.); direct marketing; and by means of mass media tools like advertising persuasion messages. Attitude conditioned by the external factors often changes. Attitude is formed directly by the following-Attitudes are learned by information exposure, knowledge or experience; attitudes are formed before/after purchase through personal experience/friends/family/mass media; and attitudes are formed through personality factors like information seeking and social status consciousness. Attitudes involve social judgments, Attitudes involve a readiness (or predisposition) to respond, Attitudes vary along dimensions of strength and accessibility. Strong attitudes are very important to the individual and tend to be durable and have a powerful impact on behavior, whereas weak attitudes are not very important and have little impact. Accessible attitudes come to mind quickly, whereas other attitudes may rarely be noticed. Attitudes tend to be stable over time, but a number of factors can cause attitudes to change. The Psychological factors involved in Attitude are Direct Instruction, Operant Conditioning, Classical conditioning, Social (Observational) Learning, Cognitive Dissonance, Unconscious Motivation, and Rational Analysis. Attitudes are not overt behaviors but rather covert or unobservable internal reactions (Kim 2002). It is one of the pervasive notions in all of the Marketing (Gillbert 1995). Formal attitudes are learned predispositions to respond to some object in a consistent way. The response may be favorable or unfavorable (Wallendorf, 1979). Consumers learn these attitudes over time by being exposed to the object directly or through receiving information about the object. The learned attitudes serve as general guides to overt behavior with respect to the attitude object, giving rise to a consistently favorable or unfavorable pattern of response.

Attitude change is possible through persuasion strategies, which are by-changing the basic motivational function, associating the product with an admired group/event, resolving two conflicting attitudes by changing the evaluation, altering the components of the multi-attribute model by change of evaluation of attributes/change of brand beliefs, addition of attributes, change of overall brand rating etc., and changing the consumer belief about the competitor's brands.

TAM (Technology acceptance model) of Davis 1989 has its roots on TRA (Fishbein & Ajzen, 1975) explains PEO and PU on Attitude and BI leading to behavior, mostly applied in IT based studies. PU is the subjective probability that using a specific application system will increase the user's job performance while PEOU refers to the degree to which the user expects the target system to be free of effort/user friendliness.

SCOPE /NEED FOR STUDY

To assess the purchase attitude, BI and behavior of consumer in line with the TPB and TAM for consumer durables range of products. White goods are the most consumed products with service element also involved, hence complex enough for study. The focus is on Attitude and study of impact of other independent variables of TPB and TAM.

FORMULATION OF HYPOTHESIS

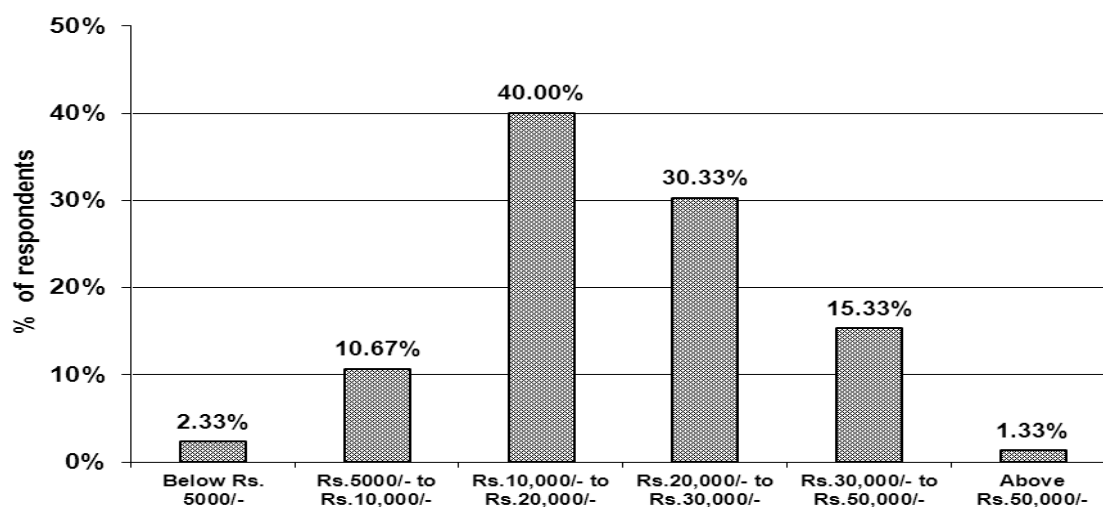
(1)H01: There exist positive relation between pre purchase attitude and subjective norms/social factors; (2)H02: There exist positive relationship between pre purchase attitude and PBC (& Involvement/Importance/Perceived risk level); (3)H03: There exist positive relationship between pre purchase attitude and personal factors; (4)H04: There exist positive relationship between pre purchase attitude and belief on attitude function served; (5) H05: There exist positive relationship between pre purchase attitude and PEOU/PU/Knowledge of the product (6) H06: There exist positive relationship between pre purchase attitude and BI; (7) H07: There exist negative relation between pre purchase attitude and post purchase behavior.

RESEARCH METHODOLOGY

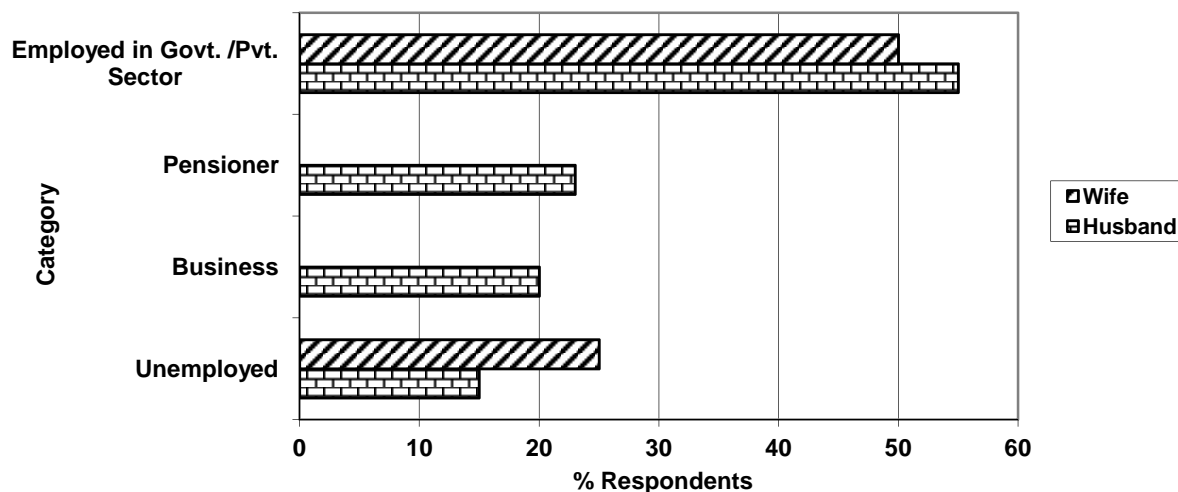
The study investigated the purchase attitude of women in the decision-making of purchasing consumer durables for family utility-White goods/Brown goods. The research instrument used is the combined structured questionnaire and interview schedule addressed on family unit and specific to women with Durables- specifically the MWO as the attitude object. Personal interview using structured questionnaire (5 point Likert scale) adopted for primary data collection from a sample size of 520 (out of 750 HHs personally visited) housewives from a population of one lakh HHs of Kochi metro, adopting stratified random sampling on 25 geographical pockets and based on middle class income of HH.

DISCUSSION/FINDINGS

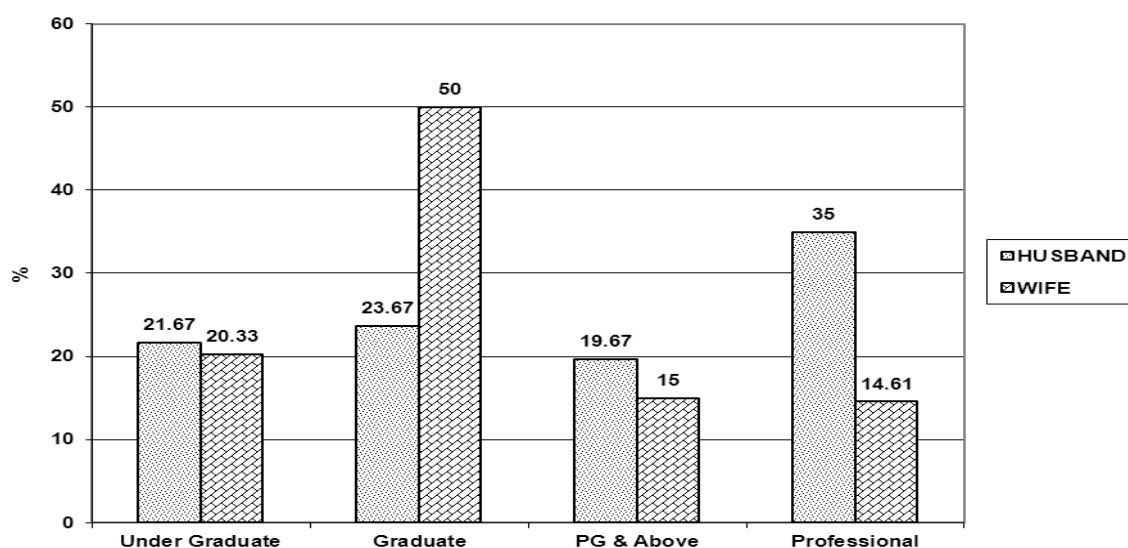
The demographics of the respondent is outlined below vide illustrations/graphs/tables.

CHART 1: AVERAGE MONTHLY DISPOSABLE INCOME PROFILE OF CONSUMER HH SAMPLED

The average monthly disposable income segment is highest at Rs.10,000/- to 20,000/- at 40% followed by Rs.20,000/- to Rs.30000/- at 30.33%.

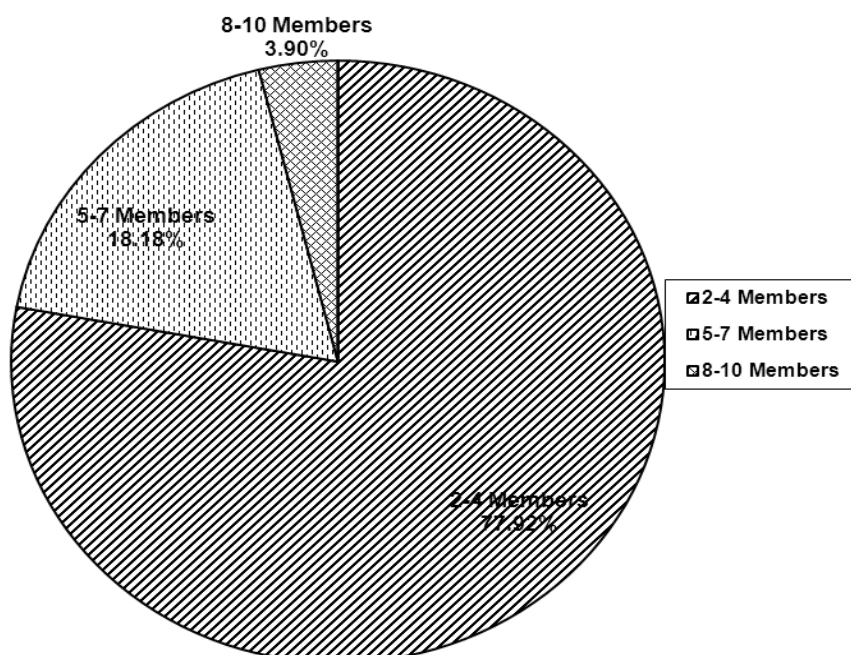
CHART 2: PROFILE OF OCCUPATION OF HUSBAND/WIFE IN THE SAMPLE

Most of the respondents are employed (more than 50%) in Government sector/private sector.

CHART 3: PROFILE OF EDUCATION LEVEL OF RESPONDENTS IN THE SAMPLE

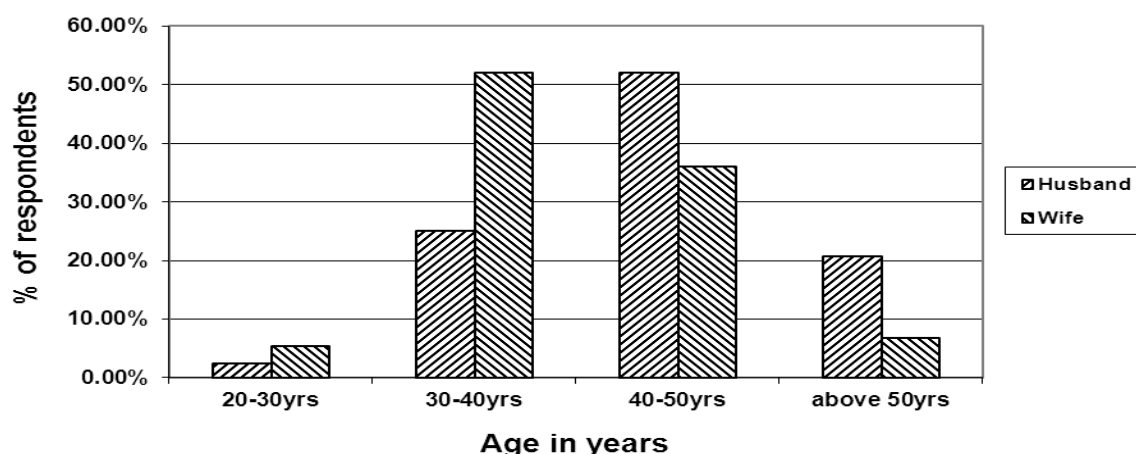
The wives top(50%) the category in the graduates which is indicative of the high female literacy level while Husbands in the Professional category comes second(35%).

CHART 4: FAMILY SIZE-NO. OF MEMBERS IN FAMILY-HOUSEHOLD SAMPLE



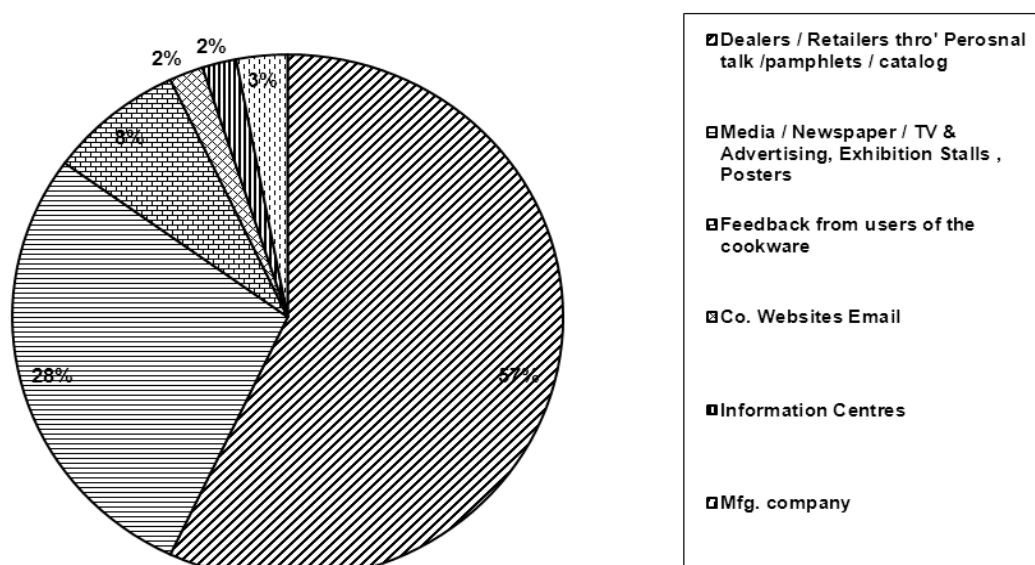
An average of 2-4 members forms the HH, an indication of the nuclear family setup.

CHART 5: AGE PROFILE OF HUSBAND / WIFE IN THE SAMPLE



Most of the Couples are in the 40-50 years age bracket (52% for Husband and 36% Wife)

CHART 6: EXTERNAL INFORMATION SEARCH BEHAVIOUR / SOURCES CONSULTED BY CONSUMERS



From above 28% opted for media related Ads and other sales advertisement drives/campaigns for their information search from external sources.

TABLE 1: INFLUENCES ON PRE PURCHASE ATTITUDE OF CONSUMER

Consumer pre Purchase Attitude Enablers/Disablers	For Durables(in % of sample)		
	+High/Enable	Neutral	-Low/Disable
Cognitive beliefs on Product benefits /Perceived usefulness/ease of use	81.22	1.15	17.63
Affective/Feelings on Product	29.11	9.02	61.87
Attitude function served/motive	86.91	7.95	5.14
Subjective Norms /Social Influence	87.83	5.75	6.42
PBC/Perceived risk/ Importance /Involvement level	85.63	9.39	4.98
Personal characteristics-demographic aspects	80.16	11.26	8.58
Lifestyle and personality/Self Image	81.41	9.97	8.62
Sub Cultural/Religious beliefs/Social norms/Food habits/Nativity	27.93	18.01	54.06
Mass media- Persuasion and Situational Influences	64.37	2.29	33.34
Past behavior/Cognitive dissonance	29.84	27.10	43.06
Behavioral Intention	57.78	2.68	39.54
Overall Attitude towards purchase	68.9	9.96	21.14

The SN and normative influences are accounted for by the social aspects while the PBC involves resources/support/confidence/involvement/importance accorded/ risk perception etc. The personal aspects include the personality and self image as also the Psychographics like Lifestyle and Values. The attitude functions served are the consumption motives driving purchase of the product like MWO.PEO/PU and knowledge enabled beliefs are also influencing the pre purchase attitude. A feedback path of BI and behavior on Attitude is also tested herein .The mean value of Social aspect(4.115) being the highest, followed by Motive(3.978) , PBC(3.782), Personal –Psychographic aspects(3.586) and PEOU-PU/Knowledge of the product/awareness level(3.179).The post purchase aspects like dissonance ,past experience, attribution, complaints reflected in behavior has mean value of 2.385 and the least mean value for BI of 1.638.

TABLE 2: REGRESSION MODEL ON CONSUMER ATTITUDE AND HYPOTHESIS TESTS

Influencing constructs on Pre Purchase attitude of Consumer	Estimate	S.E	C.R	P<	S/NS
Social aspects/Sociographic	0.921	0.268	3.5	0.01	S
PBC/Involvement/Importance	0.827	0.472	3.9	0.01	S
Personal –Psycho Graphic aspects	0.786	0.685	4.1	0.01	S
Attitude function beliefs	0.874	0.493	3.1	0.01	S
PEOU/PU/Knowledge	0.693	0.536	2.8	0.01	S
Intention(BI)	-0.143	0.117	-1.3	0.05	NS
Post purchase Behavior/Dissonance	-0.388	0.424	-1.9	0.01	S

The social aspect, PBC and functions of attitude (motive) are very dominant in the prepurchase attitude formation. The various hypothesis vide (1)H01:There exist positive relation between pre purchase attitude and subjective norms/social factors is significant/supported;(2)H02:There exist positive relationship between pre purchase attitude and PBC(&Involvement/Importance/Perceived risk & confidence level) is significant/supported;(3)H03: There exist positive relationship between pre purchase attitude and personal factors is significant/supported;(4)H04:There exist positive relationship between pre purchase attitude and belief on attitude function served is significant/supported;(5) H05:There exist positive relationship between pre purchase attitude and PEOU/PU/Knowledge of the product is significant/supported;(6) H06:There exist positive relationship between pre purchase attitude and BI is not significant/rejected;(7)H07:There exist negative relation between pre purchase attitude and post purchase behavior is significant/supported. There is negative correlation between BI and attitude at a lower level(estimate of -0.143)though not significant, and for the correlation between post purchase behavior and pre purchase attitude there is strong negative correlation and significant enough(estimate -0.388).This shows discontentment of consumers with the attitude object, the durables and a reflection of cognitive dissonance level. The after care support and market mix variables have to be redefined by marketers to attune to the expectation levels of the consumers regarding white goods like MWO, a product very common now in all middle class kitchens in urban areas of Kerala. The Null hypothesis H01-H05 & H07 are supported while H06 is rejected/statistically insignificant. BI is not significantly influencing pre purchase attitude probably due to the very high influence of others (social aspect) on purchase and overall feedback from post purchase behaviour.

The TPB and TAM are well supported by above findings .The regression equation model can be translated as

Pre purchase attitude (A) = K1 (SN)+K2(PBC)+K3(PPF)+K4(AF)+K5(PEOU/PU)+K6(BI)+K7(PPB)+K0+e1, with the dependent variable as Attitude and the other seven variables as independent and influencing attitude. In above, K6 and K7 are negatively correlated to attitude. This is consistent with the past research models evolved by researchers like Fishbein and Ajzen, 1975; Davis, 1989, and partly with the Extended TAM of Davis and Venkitesh, 2000 on use of the product. Detailed Structural equation modeling on above equation may be applied for an elaborate analysis on the combined model of TPB and TAM2, though not intended in this study due to time limitations. Further scope of work by applying to other high technology products and the timely efficient complaint redressal service/pacifying the high cognitive dissonance level aspect appropriately also can be applied for evolving a general model for durables.

CONCLUSION

The TRA and TPB have been monumental in defining the Attitude-Behaviour consistency of consumers towards purchase of merchandise for domestic consumption even today. That TAM has delineated the post purchase /use aspects, and the cognitive dissonance working through the memory is a perennial aspect which modulates the future attitude change through behavioral route. Of late, the social aspect of the consumer is gaining more importance in the purchases, the normative component in the Attitude leading to the BI. This is attributable to the Knowledge based social patterns emerging in the Indian context, with the onset of 3G spectrum technology in the mobile telephony and online Internet shopping trends practiced by the consumers as per their convenience. That ICT enabled technology systems and information networks have improved the quality of living applies to quantum shift in the shaping of Attitude of the consumers is well known. The Information communication revolution has changed the consumer's priorities, and with high technology products, the decision making is made easier though, in the modern setting of knowledge enabled society, with special reference to India. A short insight into the modern consumer attitude which is cardinal in driving the consumer behavior is germane even in modern times despite the sophistication and volatility of the global consumer market and consumer shift in attitude towards purchase behaviour. Customised Innovative products and services are the solutions to the variegated accultured consumer behavior demand patterns of modern consumers. The consumer dissatisfaction with the durable goods on attributes like quality/after sales care etc has to be addresses by the marketing companies and dissonant behavior has to be translated to consumer delight for the products/brands. Better awareness and assurance/extended warrantee and support schemes to be mooted to erase the dissatisfaction and complaint prevalent among consumers and adversely reflecting in their new purchase attitudes towards durables for domestic consumption.

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